



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [OCEANFIRST FINANCIAL CORP.](#)

**City/State** [TOMS RIVER, NJ](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [12,653,632](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)  
[975 HOOPER AVE](#)

[TOMS RIVER, NJ 08753](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	12,154,368			11,531,853			11,617,374			11,208,147			8,056,058		
Net income (\$000) .....	93,331			87,418			110,076			63,309			88,574		
Number of BHCs in peer group .....	132			132			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.97	2.79	60	2.59	2.65	43	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42
+ Non-interest income .....	0.43	0.94	21	0.41	1.09	17	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26
- Overhead expense .....	1.92	2.18	35	1.87	2.21	27	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37
- Provision for credit losses .....	0.05	0.10	33	-0.12	-0.12	43	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18
+ Securities gains (losses) .....	0	0	72	0	0.01	23	0	0.01	23	0.05	0.02	79	0	0.01	29
+ Other tax equivalent adjustments .....	0.09	0	99	0	0	49	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent) .....	1.44	1.46	54	1.35	1.76	18	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32
Net operating income .....	1.02	1.10	39	1.01	1.34	17	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39
Net income .....	1.02	1.10	39	1.01	1.34	17	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.63	3.36	70	3.26	3.12	55	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42
Interest expense .....	0.36	0.35	59	0.37	0.26	78	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22
Net interest income (tax equivalent) .....	3.27	3.01	69	2.89	2.85	47	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.09	15	-0.01	0.12	12	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28
Earnings coverage of net loan and lease losses (X) .....	-379.75	36.38	7	-236.38	26.30	4	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.55	1.17	8	0.61	1.32	9	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2
Allowance for loan and lease losses / Total loans and leases .....	0.55	1.15	10	0.61	1.30	10	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.22	0.39	28	0.37	0.58	29	0.30	0.49	27	0.70	0.71	56	0.41	0.56	37
30-89 days past due loans and leases / Total loans and leases .....	0.11	0.33	25	0.08	0.29	13	0.16	0.32	32	0.45	0.39	68	0.24	0.31	48
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	9.98	5.89	68	-9.17	-3.31	30	-3.59	-2.33	47	-8.13	3.20	17	9.17	10.70	44
Net short-term noncore funding dependence .....	6.66	0.87	75	-9.70	-9.17	39	-4.01	-7.71	58	-9.08	-4.76	29	5.82	5.88	46
Net loans and leases / Total assets .....	76.47	63.09	83	68.87	58.81	77	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.30	9.22	55	9.34	9.07	66	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49
Holding company equity capital / Total assets .....	12.16	9.68	87	12.78	10.79	81	12.91	10.71	80	12.96	11.16	77	13.96	11.37	85
Total equity capital (including minority interest) / Total assets .....	12.17	9.81	86	12.78	10.91	81	12.91	10.82	80	12.96	11.29	77	13.96	11.43	85
Common equity tier 1 capital / Total risk-weighted assets .....	9.69	11.79	17	10.84	12.64	23	10.26	12.42	20	11.04	12.38	32	12.14	12.50	55
Net loans and leases / Equity capital (X) .....	6.29	6.64	44	5.39	5.47	52	5.66	5.53	54	5.22	5.58	44	5.38	6.55	25
Cash dividends / Net income .....	37.26	31.93	57	38.25	27.22	72	40.44	28.27	76	67.79	42.30	84	38.66	25.65	71
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			93.20	
<b>Growth Rates</b>															
Assets .....	6.89	6.04	63	1.49	9.51	14	2.60	10.50	19	38.63	16.68	93	9.77	8.66	64
Equity capital .....	1.72	-3.83	67	3.53	7.52	32	2.18	7.46	29	28.71	6.99	93	10.95	12.19	51
Net loans and leases .....	18.68	14.48	74	-2.12	-0.66	51	10.83	3.36	80	24.75	9.07	86	11.26	8.63	70
Noncore funding .....	396.12	36.20	98	-69.77	-21.64	1	-50.43	-14.79	9	-30.71	-12.18	31	19.52	4.16	76
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital .....	8.12	11.91	48	10.57	10.65	60	10.55	10.95	60	11.29	13.56	58	3.04	3.86	62
Equity investment in subsidiaries / Equity capital .....	104.76	104.01	58	103.46	103.15	57	104.07	103.22	61	101.44	102.81	43	104.83	104.21	55
Cash from ops + noncash items + op expense / Op expense + dividends .....	109.50	118.32	46	115.93	155.61	39	103.17	154.48	28	118.56	147.24	42	192.52	152.31	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	273,319	233,806	315,189	350,021	280,579	16.90	113.64
Income from lease financing receivables.....	22	38	48	82	131	-42.11	-86.08
Fully taxable income on loans and leases.....	273,052	233,331	314,563	350,103	280,710	17.02	113.17
Tax-exempt income on loans and leases.....	289	513	674	0	0	-43.66	
Estimated tax benefit on income on loans and leases.....	0	136	179	0	0	-100.00	
Income on loans and leases (tax equivalent).....	273,341	233,980	315,416	350,103	280,710	16.82	113.39
Investment interest income (tax equivalent).....	25,204	17,292	23,114	25,201	24,376	45.76	109.72
Interest on balances due from depository institutions.....	490	959	1,258	1,034	1,165	-48.91	-53.69
Interest income on other earning assets.....	1,864	922	1,237	4,712	4,203	102.17	69.15
Total interest income (tax equivalent).....	300,899	253,153	341,025	381,050	310,454	18.86	111.50
Interest on time deposits of \$250K or more .....	651	1,771	1,840	7,068	2,883	-63.24	0.93
Interest on time deposits < \$250K.....	8,722	6,566	8,233	16,420	12,614	32.84	122.90
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,223	11,862	15,136	24,802	22,935	-30.68	92.85
Interest on other borrowings and trading liabilities.....	6,707	1,664	2,271	10,577	12,336	303.06	69.37
Interest on subordinated debt and mandatory convertible securities .....	5,605	6,936	9,161	7,790	2,055	-19.19	292.23
Total interest expense.....	29,908	28,799	36,641	66,657	52,823	3.85	110.46
Net interest income (tax equivalent).....	270,991	224,354	304,384	314,393	257,631	20.79	111.61
Non-interest income.....	39,028	35,480	46,870	53,257	42,228	10.00	61.93
Adjusted operating income (tax equivalent) .....	310,019	259,834	351,254	367,650	299,859	19.31	103.74
Overhead expense.....	175,161	162,124	226,987	248,943	190,251	8.04	70.04
Provision for credit losses.....	4,119	-10,259	-11,832	57,847	1,637		35.94
Securities gains (losses) .....	23	0	0	5,878	0		
Other tax equivalent adjustments .....	8,297	0	0	0	0		
Pretax net operating income (tax equivalent).....	131,557	116,366	143,244	82,551	108,238	13.05	185.28
Applicable income taxes .....	29,214	28,087	32,164	17,732	18,784	4.01	130.63
Tax equivalent adjustments .....	8,297	861	1,004	1,510	880	863.65	791.19
Applicable income taxes (tax equivalent).....	37,511	28,948	33,168	19,242	19,664	29.58	175.86
Minority interest .....	715	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	93,331	87,418	110,076	63,309	88,574	6.76	187.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	93,331	87,418	110,076	63,309	88,574	6.76	187.02
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	94,046	87,418	110,076	63,309	88,574	7.58	189.22
Investment securities income (tax equivalent).....	25,204	17,292	23,114	25,201	24,376	45.76	109.72
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,251	1,683	2,239	3,067	3,088	-25.67	83.70
Mortgage-backed securities .....	9,268	9,200	12,174	14,036	15,301	0.74	13.18
All other securities .....	14,685	6,409	8,701	8,098	5,987	129.15	366.49
Cash dividends declared.....	34,779	33,437	44,510	42,917	34,241	4.01	140.87
Common .....	31,767	30,425	40,494	42,917	34,241	4.41	120.01
Preferred.....	3,012	3,012	4,016	0	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.30	3.12	66	2.93	2.90	50	2.94	2.85	54	3.40	3.27	60	3.85	4.19	23
Less: Interest expense .....	0.33	0.33	57	0.33	0.24	74	0.32	0.23	74	0.59	0.48	72	0.66	0.95	19
Equals: Net interest income (tax equivalent) .....	2.97	2.79	60	2.59	2.65	43	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42
Plus: Non-interest income .....	0.43	0.94	21	0.41	1.09	17	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26
Equals: adjusted operating income (tax equivalent) .....	3.40	3.77	27	3	3.80	9	3.02	3.70	13	3.28	4.04	16	3.72	4.16	36
Less: Overhead expense .....	1.92	2.18	35	1.87	2.21	27	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37
Less: Provision for credit losses .....	0.05	0.10	33	-0.12	-0.12	43	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	73	0	0.01	24	0	0.01	23	0.05	0.02	79	0	0.01	29
Plus: other tax equivalent adjustments .....	0.09	0	99	0	0	49	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	1.44	1.46	54	1.35	1.76	18	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32
Less: Applicable income taxes (tax equivalent) .....	0.41	0.34	77	0.33	0.41	27	0.29	0.38	21	0.17	0.23	31	0.24	0.35	19
Less: Minority interest .....	0.01	0	91	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income .....	1.02	1.10	39	1.01	1.34	17	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.02	1.10	39	1.01	1.34	17	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39
Memo: Net income (last four quarters) .....	0.96	1.10	29	1.04	1.30	24	0.95	1.26	16	0.56	0.82	22	1.10	1.19	38
Net income-BHC and noncontrolling (minority) interest .....	1.03	1.11	40	1.01	1.35	15	0.95	1.27	15	0.56	0.83	22	1.10	1.19	39
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.95	92.93	23	89.90	93.09	13	90.09	93.08	16	88.37	92.32	10	87.32	93.22	2
Average interest-bearing funds / Average assets .....	65.83	60.58	73	65.66	61.98	69	65.08	61.99	69	73.63	64.06	82	80.42	70.66	83
Interest income (tax equivalent) / Average earning assets .....	3.63	3.36	70	3.26	3.12	55	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42
Interest expense / Average earning assets .....	0.36	0.35	59	0.37	0.26	78	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22
Net interest income (tax equivalent) / Average earning assets .....	3.27	3.01	69	2.89	2.85	47	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.95	4.24	27	3.97	4.07	46	3.95	4.01	47	4.29	4.27	55	4.69	4.98	30
Interest-bearing bank balances .....	1.02	0.79	83	0.13	0.13	57	0.15	0.14	78	0.18	0.27	24	2.93	2.26	83
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.68		2.30	2.02	60
Trading assets .....		0.57			0.45			0.45			0.60			0.49	
Total earning assets .....	3.63	3.33	72	3.24	3.09	56	3.25	3.04	62	3.83	3.51	69	4.40	4.47	43
Investment securities (tax equivalent) .....	1.95	1.96	55	1.65	1.77	44	1.58	1.77	41	2.36	2.25	62	2.47	2.74	25
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.26	1.38	36	1.46	1.23	66	1.42	1.14	69	1.86	1.75	58	2.20	2.54	34
Mortgage-backed securities .....	1.46	1.87	10	1.60	1.55	56	1.53	1.57	48	2.38	2.05	81	2.51	2.54	51
All other securities .....	3.10	2.89	61	1.79	2.85	14	1.67	2.81	15	2.64	3.24	25	2.75	3.80	16
Interest-bearing deposits .....	0.31	0.35	51	0.34	0.22	75	0.33	0.21	73	0.58	0.53	60	0.65	1.13	12
Time deposits of \$250K or more .....	0.87	0.61	80	1.46	0.70	97	1.20	0.66	92	3.20	1.42	98	2.15	2.13	47
Time deposits < \$250K .....	1.12	0.58	86	0.96	0.67	80	0.96	0.62	83	1.41	1.36	53	1.61	1.91	20
Other domestic deposits .....	0.17	0.31	30	0.26	0.16	78	0.24	0.15	77	0.40	0.36	65	0.47	0.86	16
Foreign deposits .....		0.52			0.12			0.14			0.42			2.53	
Federal funds purchased and repos .....	0.15	0.88	16	0.20	0.18	73	0.19	0.17	71	0.45	0.62	48	0.43	1.23	24
Other borrowed funds and trading liabilities .....	1.04	1.55	27	0.02	1.29	9	0.02	1.27	6	0.96	1.50	27	1.65	1.03	55
All interest-bearing funds .....	0.50	0.54	52	0.51	0.38	72	0.48	0.37	74	0.81	0.74	62	0.82	1.34	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	39,028	35,480	46,870	53,257	42,228
Fiduciary activities income .....	1,835	1,774	2,336	2,052	2,102
Service charges on deposit accounts - domestic .....	7,706	8,371	11,021	11,915	14,891
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	30
Insurance activities revenue.....	7,356	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	13	94	120	217	252
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	454	3,169	3,186	8,519	277
Other non-interest income.....	21,664	22,072	30,207	30,554	24,676
Total overhead expenses .....	175,161	162,124	226,987	248,943	190,251
Personnel expense.....	97,073	87,986	118,653	112,781	88,829
Net occupancy expense.....	21,227	20,101	27,370	29,234	24,886
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,559	4,110	5,452	6,186	4,027
Other operating expenses.....	53,302	49,927	75,512	100,742	72,509
Fee income on mutual funds and annuities.....	0	0	0	0	30
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,009	1,001	946	985	886
Average personnel expense per employee.....	96.21	87.90	125.43	114.50	100.26
Average assets per employee.....	12,045.95	11,520.33	12,280.52	11,378.83	9,092.62

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0.07	0.66
Overhead expenses / Net Interest Income + non-interest income .....	56.50	58.02	40	62.60	58.85	64	64.81	59.28	70	67.99	62.28	75	63.63	61.79
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.92	2.18	35	1.87	2.21	27	1.95	2.17	37	2.22	2.57	35	2.36	2.59
Personnel expense.....	1.06	1.20	33	1.02	1.23	24	1.02	1.21	28	1.01	1.30	23	1.10	1.50
Net occupancy expense.....	0.23	0.22	55	0.23	0.24	50	0.24	0.23	53	0.26	0.26	53	0.31	0.32
Other operating expenses.....	0.62	0.73	41	0.62	0.72	43	0.70	0.72	54	0.95	0.94	68	0.95	0.76
Overhead less non-interest income .....	1.49	1.22	70	1.46	1.08	83	1.55	1.10	86	1.75	1.25	80	1.84	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	56.50	57.55	43	62.40	58.34	67	64.62	58.83	73	67.71	61.82	75	63.45	59.91
Personnel expense.....	31.31	31.86	43	33.86	32.89	52	33.78	32.93	48	30.68	32.36	35	29.62	34.17
Net occupancy expense.....	6.85	5.98	65	7.74	6.26	75	7.79	6.23	74	7.95	6.58	72	8.30	7.50
Other operating expenses.....	18.34	19.14	45	20.80	18.68	71	23.05	19.18	77	29.08	22.28	83	25.52	17.93
Total non-interest income .....	12.59	24.10	22	13.65	28.20	17	13.34	27.67	16	14.49	28.83	22	14.08	19.83
Fiduciary activities income .....	0.59	2.13	39	0.68	2.27	37	0.67	2.20	39	0.56	2.09	35	0.70	1.61
Service charges on domestic deposit accounts .....	2.49	3.30	37	3.22	3.25	47	3.14	3.27	43	3.24	3.27	49	4.97	3.21
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	0.07
Investment banking fees and commissions.....	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0.01	0.91
Insurance activities revenue.....	2.37	0.36	93	0	0.38	11	0	0.36	11	0	0.41	11	0	0.37
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.50
Net servicing fees .....	0	1.23	23	0.04	0.56	30	0.03	0.60	28	0.06	0.01	60	0.08	0.22
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets .....	0.15	1.19	23	1.22	3.64	34	0.91	3.30	31	2.32	3.92	51	0.09	2.27
Other non-interest income.....	6.99	8.80	48	8.49	9.39	56	8.60	9.27	56	8.31	9.65	49	8.23	7.41
Overhead less non-interest income .....	43.91	32.79	88	48.74	29.67	96	51.28	30.52	96	53.23	31.93	89	49.36	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.21	21.50	57	24.14	21.49	79	22.45	21.18	65	21.48	18.63	65	17.35	21.51
Applicable income tax + TE / Pretax net operating income + TE .....	28.51	23.57	91	24.88	23.11	74	23.15	22.67	58	23.31	21.18	65	18.17	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

**Assets**

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	9,026,295	7,704,290	8,145,825	7,287,740	5,776,591	17.16	141.80	
Commercial and industrial loans .....	640,419	444,850	437,751	417,464	330,293	43.96	379.37	
Loans to individuals .....	49,971	40,632	35,327	77,049	99,342	22.98	420.21	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0	0		
Other loans and leases .....	12,873	13,770	13,299	22,829	18,306	-6.51	18.18	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	9,729,558	8,203,542	8,632,202	7,805,082	6,224,532	18.60	150.31	
Less: Allowance for loan and lease losses .....	53,521	50,153	48,850	60,735	16,852	6.72	222.73	
Net loans and leases .....	9,676,037	8,153,389	8,583,352	7,744,347	6,207,680	18.68	150.00	
Debt securities that reprice or mature in over 1 year .....	1,076,225	1,102,813	1,204,244	1,023,953	850,043	-2.41	54.32	
Mutual funds and equity securities .....	79,728	103,955	106,471	141,372	15,522	-23.31	721.51	
Subtotal .....	10,831,990	9,360,157	9,894,067	8,909,672	7,073,245	15.72	136.63	
Interest-bearing bank balances .....	26,463	828,679	110,015	1,150,686	38,601	-96.81	-85.28	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	423,021	338,693	504,670	98,316	69,790	24.90	307.91	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	11,281,474	10,527,529	10,508,752	10,158,674	7,181,636	7.16	132.08	
Non-interest-bearing cash and due from depository institutions .....	139,424	149,808	89,619	88,305	77,939	-6.93	84.04	
Premises, fixed assets, and leases .....	150,559	149,398	149,499	135,431	125,157	0.78	101.20	
Other real estate owned .....	0	106	106	106	264	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	2,655	2,657	2,655	2,655	2,345	-0.08	233.12	
Intangible and other assets .....	1,080,754	1,010,276	998,901	1,066,812	872,528	6.98	187.89	
Total assets .....	12,653,632	11,838,271	11,748,065	11,450,269	8,259,869	6.89	134.45	
Quarterly average assets .....	12,441,003	11,661,047	11,873,936	11,695,875	8,207,462	6.69	133.03	
Average loans and leases (YTD) .....	9,226,841	7,862,739	7,986,317	8,170,210	5,991,569	17.35	138.95	
<b>Memoranda</b>								
Loans held-for-sale .....	3,549	13,428	0	45,524	0	-73.57	950.00	
Loans not held-for-sale .....	9,726,009	8,190,114	8,632,202	7,759,558	6,224,532	18.75	150.24	
Real estate loans secured by 1–4 family .....	3,110,360	2,820,582	2,852,253	2,883,928	2,827,235	10.27	47.64	
Commercial real estate loans .....	5,914,450	4,880,402	5,292,043	4,399,802	2,945,844	21.19	264.39	
Construction and land development .....	548,123	369,907	411,574	426,480	232,465	48.18	196.43	
Multifamily .....	1,038,472	958,893	1,006,559	745,719	516,279	8.30	876.02	
Nonfarm nonresidential .....	4,327,855	3,551,602	3,873,910	3,227,603	2,197,100	21.86	224.96	
Real estate loans secured by farmland .....	1,485	3,306	1,529	4,010	3,512	-55.08	-52.40	
Total investment securities .....	1,578,974	1,545,461	1,815,385	1,263,641	935,355	2.17	94.74	
U.S. Treasury securities .....	42,366	16,210	45,474	0	999	161.36	132293.75	
US agency securities (excluding mortgage-backed securities) .....	60,322	123,049	124,333	182,334	156,361	-50.98	-26.50	
Municipal securities .....	261,614	290,226	279,389	238,403	124,450	-9.86	84.04	
Mortgage-backed securities .....	796,823	791,781	888,799	625,970	561,862	0.64	56.94	
Asset-backed securities .....	280,080	152,457	303,813	16,584	10,322	83.71		
Other debt securities .....	58,041	67,783	67,106	58,978	65,839	-14.37	-16.05	
Mutual funds and equity securities .....	79,728	103,955	106,471	141,372	15,522	-23.31	721.51	
Available-for-sale securities .....	470,300	314,620	568,254	183,302	150,960	49.48	512.07	
U.S. Treasury securities .....	42,366	16,210	45,474	0	999	161.36	132293.75	
US agency securities (excluding mortgage-backed securities) .....	56,733	118,395	119,948	176,942	149,437	-52.08	-15.45	
Municipal securities .....	0	0	0	0	25			
Mortgage-backed securities .....	91,956	29,546	100,276	193	499	211.23		
Asset-backed securities .....	274,873	145,420	297,526	6,167	0	89.02		
Other debt securities .....	4,372	5,049	5,030	0	0	-13.41		
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-123,520	16,495	12,086	29,498	8,414			
Available-for-sale securities appreciation (depreciation) .....	-48,996	1,044	-1,620	3,152	1,320			
Structured notes, fair value .....	280,482	153,357	304,600	17,189	10,263	82.89		
Pledged securities .....	866,508	1,034,217	1,214,197	431,252	474,927	-16.22	32.25	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,416,193	2,621,845	2,590,389	2,116,929	360,075	-7.84	1016.69
NOW, ATS and transaction accounts .....	3,819,409	3,859,675	4,023,032	768,307	416,858	-1.04	1240.35
Time deposits less brokered deposits < \$250K .....	483,629	690,137	633,803	974,275	790,780	-29.92	-10.45
MMDA and other savings accounts .....	2,345,155	2,459,349	2,364,698	5,191,966	4,633,229	-4.64	-27.88
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	9,064,386	9,631,006	9,611,922	9,051,477	6,200,942	-5.88	111.14
Time deposits of \$250K or more .....	91,832	133,158	116,241	204,969	145,082	-31.04	11.77
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	96,290	143,294	118,770	128,454	71,739	-32.80	27.83
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	514,200	0	0	0	363,024		835.16
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	177,058		-100.00
Brokered deposits < \$250K .....	828,708	32,147	24,957	191,033	0	2477.87	79430.52
Noncore funding .....	1,531,030	308,599	259,968	524,456	756,903	396.12	266.65
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	197,413	231,736	231,903	238,861	97,651	-14.81	238.63
Other liabilities .....	320,587	153,681	127,719	151,345	51,254	108.61	905.16
Total liabilities .....	11,113,416	10,325,022	10,231,512	9,966,139	7,106,750	7.64	131.49
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	55,528	55,527	55,527	55,527	0	0.00	
Common stock .....	612	611	611	609	519	0.16	82.14
Common surplus .....	1,097,545	1,089,922	1,091,255	1,082,189	840,693	0.70	210.20
Retained earnings .....	499,967	430,721	442,306	378,268	358,666	16.08	87.92
Accumulated other comprehensive income .....	-38,496	-734	-2,821	621	-1,208		
Other equity capital components .....	-75,903	-62,798	-70,325	-33,084	-45,551		
Total holding company equity capital .....	1,539,253	1,513,249	1,516,553	1,484,130	1,153,119	1.72	158.15
Noncontrolling (minority) interest in subsidiaries .....	963	0	0	0	0	0	
Total equity capital, including minority interest .....	1,540,216	1,513,249	1,516,553	1,484,130	1,153,119	1.78	158.32
Total liabilities and capital .....	12,653,632	11,838,271	11,748,065	11,450,269	8,259,869	6.89	134.45
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,416,193	2,621,845	2,590,389	2,116,929	360,075	-7.84	1016.69
Interest-bearing deposits .....	7,568,733	7,174,466	7,162,731	7,330,550	5,985,949	5.50	81.94
Total deposits .....	9,984,926	9,796,311	9,753,120	9,447,479	6,346,024	1.93	128.16
Long-term debt that reprices within 1 year .....	0	35,000	35,000	81,804	72,500	-100.00	-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,516,553	1,484,130	1,484,130	1,153,119	1,039,358		
Accounting restatements .....	0	0	0	-4	0		
Net income .....	93,331	87,418	110,076	63,309	88,574		
Net sale of new perpetual preferred stock .....	0	0	0	55,527	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	7,396	30,628	36,059	14,814	26,066		
Changes incident to business combinations .....	0	0	0	261,445	76,481		
Less: Dividends declared .....	34,779	33,437	44,510	42,917	34,241		
Change in other comprehensive income .....	-35,675	-1,355	-3,442	1,830	2,241		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	7,219	7,121	6,358	6,635	6,772		
Holding company equity capital, ending balance .....	1,539,253	1,513,249	1,516,553	1,484,130	1,153,119		

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	71.33	39.88	96	65.08	36.06	93	69.34	36.25	96	63.65	36.22	93	69.94	52.67	88
Commercial and industrial loans .....	5.06	11.23	18	3.76	11.11	10	3.73	10.76	10	3.65	13.52	10	4	11.45	11
Loans to individuals .....	0.39	3.58	25	0.34	3.60	23	0.30	3.36	24	0.67	3.40	32	1.20	2.71	59
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	0.10	4.52	5	0.12	4.26	3	0.11	4.47	4	0.20	4.63	4	0.22	1.08	51
Net loans and leases.....	76.47	63.09	83	68.87	58.81	77	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Debt securities over 1 year.....	8.51	18.76	13	9.32	18.32	18	10.25	19.46	18	8.94	15.55	21	10.29	13.66	33
Mutual funds and equity securities .....	0.63	0.05	97	0.88	0.05	99	0.91	0.06	98	1.23	0.05	99	0.19	0.06	84
Subtotal .....	85.60	83.05	51	79.07	78.17	43	84.22	79.22	67	77.81	78.16	31	85.63	86.76	36
Interest-bearing bank balances .....	0.21	3.61	2	7	9.37	36	0.94	8.50	5	10.05	7.51	70	0.47	2.97	12
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less .....	3.34	1.71	81	2.86	1.51	81	4.30	1.56	89	0.86	1.68	37	0.84	2.10	36
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	89.16	90.76	29	88.93	91.57	18	89.45	91.77	20	88.72	91.05	17	86.95	92.39	2
Non-interest cash and due from depository institutions.....	1.10	0.98	60	1.27	0.99	72	0.76	0.82	45	0.77	1.07	31	0.94	1.14	38
Other real estate owned.....	0	0.01	12	0	0.01	24	0	0.01	27	0	0.02	15	0	0.04	29
All other assets.....	9.75	8.19	72	9.82	7.39	78	9.80	7.35	80	10.52	7.82	85	12.11	6.41	97
<b>Memoranda</b>															
Short-term investments .....	3.55	6.75	38	9.86	12.31	45	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10
U.S. Treasury securities.....	0.33	1.98	33	0.14	1.18	42	0.39	1.47	47	0	0.84	17	0.01	0.29	59
US agency securities (excluding mortgage-backed securities) .....	0.48	0.81	54	1.04	0.75	72	1.06	0.82	70	1.59	0.63	83	1.89	1.25	68
Municipal securities .....	2.07	1.69	64	2.45	1.70	68	2.38	1.73	65	2.08	1.69	65	1.51	2.58	44
Mortgage-backed securities .....	6.30	12.93	19	6.69	13.46	21	7.57	14.14	20	5.47	11.75	17	6.80	9.38	36
Asset-backed securities .....	2.21	0.85	81	1.29	0.47	81	2.59	0.50	90	0.14	0.32	64	0.12	0.30	76
Other debt securities .....	0.46	0.51	60	0.57	0.51	66	0.57	0.53	64	0.52	0.42	68	0.80	0.53	70
Loans held-for-sale.....	0.03	0.30	36	0.11	0.50	39	0	0.55	7	0.40	0.52	51	0	0.39	8
Loans held for investment .....	76.86	63.03	84	69.18	58.34	80	73.48	58.06	85	67.77	61.72	65	75.36	72.01	63
Real estate loans secured by 1–4 family .....	24.58	12.79	87	23.83	11.57	89	24.28	11.46	90	25.19	11.91	91	34.23	16.02	91
Revolving .....	0.88	1.52	39	1.17	1.44	51	1.06	1.42	49	1.32	1.66	51	2.08	2.24	52
Closed-end, secured by first liens .....	23.46	10.86	87	22.37	9.73	90	22.94	9.67	89	22.71	9.81	92	30.42	13.07	91
Closed-end, secured by junior liens .....	0.24	0.19	72	0.28	0.19	77	0.29	0.17	82	1.15	0.22	93	1.73	0.37	98
Commercial real estate loans .....	46.74	24.89	90	41.23	22.35	90	45.05	22.69	91	38.43	22.22	89	35.66	33.26	61
Construction and land development .....	4.33	3.92	55	3.12	3.40	49	3.50	3.34	58	3.72	3.40	58	2.81	5	27
Multifamily.....	8.21	3.87	84	8.10	3.32	87	8.57	3.57	86	6.51	3.12	86	6.25	4.76	73
Nonfarm nonresidential .....	34.20	15.73	94	30	14.65	93	32.97	14.57	96	28.19	14.72	92	26.60	21.85	74
Real estate loans secured by farmland.....	0.01	0.34	33	0.03	0.35	38	0.01	0.30	34	0.04	0.33	40	0.04	0.95	34

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	92.77	62.29	96	93.91	60.51	98	94.37	61.05	98	93.37	57.15	98	92.80	72.74	92
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	92.77	62.29	96	93.91	60.51	98	94.37	61.05	98	93.37	57.15	98	92.80	72.74	92
Real estate loans secured by 1–4 family.....	31.97	20.65	84	34.38	20	88	33.04	19.86	86	36.95	19.43	92	45.42	22.29	90
Revolving .....	1.15	2.39	36	1.69	2.47	43	1.44	2.43	41	1.94	2.64	44	2.76	3.13	51
Closed-end.....	30.82	18.01	85	32.69	17.35	89	31.61	17.24	86	35.01	16.59	92	42.66	18.71	92
Commercial real estate loans .....	60.79	38.12	87	59.49	37.13	88	61.31	37.86	88	56.37	34.63	88	47.33	46.16	56
Construction and land development.....	5.63	6.10	50	4.51	5.69	45	4.77	5.65	51	5.46	5.26	57	3.73	6.97	26
1–4 family.....	2.16	1.40	73	2.26	1.19	78	2.36	1.18	77	2.46	0.93	85	1.75	1.47	65
Other .....	3.48	4.62	42	2.25	4.46	29	2.41	4.40	35	3.01	4.19	41	1.99	5.34	18
Multifamily.....	10.67	5.86	83	11.69	5.41	87	11.66	5.78	85	9.55	4.96	86	8.29	6.42	73
Nonfarm nonresidential .....	44.48	24.30	92	43.29	24.45	91	44.88	24.56	92	41.35	22.93	93	35.30	30.59	70
Owner-occupied.....	9.27	8.11	60	12.72	8.31	75	11.25	8.29	68	13.88	7.68	84	12.73	10.68	66
Other.....	35.21	15.95	96	30.57	15.83	93	33.62	15.94	96	27.47	14.95	95	22.56	19.36	68
Real estate loans secured by farmland.....	0.02	0.55	31	0.04	0.61	36	0.02	0.54	33	0.05	0.54	41	0.06	1.38	34
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans .....	6.58	18.37	10	5.42	19.45	6	5.07	18.86	6	5.35	22.17	7	5.31	16.16	8
Loans to individuals .....	0.51	6.24	22	0.50	6.58	19	0.41	6.24	19	0.99	6.13	31	1.60	4	58
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases.....	0.13	8.16	4	0.17	8.42	3	0.15	8.75	4	0.29	9.09	4	0.29	1.48	51
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	777.84	411.16	95	708.05	383.43	95	745.02	391.81	96	688.17	381.27	95	714.40	493.53	90
Real estate loans secured by 1–4 family.....	268.03	133.66	88	259.22	124.74	90	260.87	126.06	89	272.32	125.03	92	349.65	151.03	92
Revolving .....	9.62	15.46	39	12.73	15.53	52	11.34	15.44	49	14.33	17.42	50	21.26	21.25	57
Closed-end.....	258.41	116.59	88	246.50	107.54	90	249.53	108.85	89	258	106.14	92	328.38	127.10	93
Commercial real estate loans .....	509.67	254.65	92	448.53	238.58	90	484.01	245.88	92	415.46	234.65	89	364.32	311.74	69
Construction and land development.....	47.23	39.81	60	34	36.07	50	37.64	35.95	56	40.27	35.62	60	28.75	46.63	31
1–4 family.....	18.08	9.02	78	17.01	7.44	82	18.62	7.42	83	18.10	6.34	87	13.44	9.52	69
Other .....	29.15	30.27	47	16.98	28.34	37	19.03	28.11	41	22.17	28.16	46	15.31	35.90	20
Multifamily.....	89.49	40.47	84	88.13	35.29	87	92.06	38.66	85	70.42	32.74	88	63.85	44.76	76
Nonfarm nonresidential .....	372.95	161.09	95	326.41	156.30	93	354.31	158.05	96	304.78	155.06	91	271.72	206.64	79
Owner-occupied.....	77.70	53.43	69	95.90	52.63	84	88.85	52.99	79	102.31	52.37	85	98.03	71.54	78
Other .....	295.25	105.96	97	230.50	100.99	95	265.45	102.54	97	202.46	100.54	93	173.69	130.65	78
Real estate loans secured by farmland.....	0.13	3.36	31	0.30	3.67	37	0.14	3.22	33	0.38	3.44	40	0.43	8.66	34
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans .....	55.19	115.08	20	40.88	116.17	9	40.04	114.45	10	39.42	139.91	11	40.85	106.70	14
Loans to individuals .....	4.31	35.47	26	3.73	36.56	24	3.23	34.55	23	7.28	37.47	32	12.29	24.83	61
Credit card loans .....	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	1.11	50.11	6	1.27	47.63	5	1.22	51.06	5	2.16	49.54	4	2.26	10.25	51
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	53.25	30.74	89	47.14	29.25	87	50.57	30.07	89	42.80	27.32	86	35.07	35.38	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	446.43	205.31	92	355.40	187.63	90	399.28	195.33	91	315.41	183.76	88	269.94	239.13	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	524.13	262.15	93	451.30	244.92	90	488.13	252.85	91	417.73	240.85	89	367.97	315.15	69

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	3.55	6.75	38	9.86	12.31	45	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10
Liquid assets .....	8.21	23.63	6	15.86	29.12	16	10.44	29.03	8	17.60	26.22	27	10.12	16.28	19
Investment securities .....	12.48	20.98	24	13.05	20.37	25	15.45	21.63	31	11.04	17.85	24	11.32	16.41	25
Net loans and leases .....	76.47	63.09	83	68.87	58.81	77	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Net loans, leases and standby letters of credit .....	76.60	63.92	82	69.01	59.61	75	73.22	59.49	83	67.83	62.48	64	75.48	72.78	59
Core deposits .....	71.63	74.28	30	81.35	75.52	70	81.82	75.71	73	79.05	70.67	72	75.07	71.61	66
Noncore funding .....	12.10	12.30	59	2.61	10.15	11	2.21	10.30	7	4.58	14.13	17	9.16	14.61	29
Time deposits of \$250K or more .....	0.73	1.67	25	1.12	1.67	39	0.99	1.58	35	1.79	2.11	49	1.76	4.33	14
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	0.76	1.24	54	1.21	1.19	64	1.01	1.23	62	1.12	1.47	57	0.87	0.77	61
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0.76	0.58	65	1.21	0.54	75	1.01	0.54	72	1.12	0.54	69	0.87	0.75	63
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	4.06	2.18	75	0	0.88	12	0	1	11	0	1.24	7	4.40	2.75	73
Earning assets that reprice within 1 year .....	24.66	35.71	25	27.06	38.80	21	23.76	37.37	17	31.04	39.38	27	20.25	33.16	17
Interest-bearing liabilities that reprice within 1 year .....	6.85	6.79	66	4.96	6.64	51	4.71	6.39	49	8.49	8.20	68	6.33	18.54	12
Long-term debt that reprices within 1 year .....	0	0.38	32	0.30	0.27	75	0.30	0.26	77	0.71	0.47	79	0.88	0.15	89
Net assets that reprice within 1 year .....	17.81	27.35	27	21.80	30.83	27	18.76	29.65	22	21.84	29.11	34	13.05	13.71	44
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	9.98	5.89	68	-9.17	-3.31	30	-3.59	-2.33	47	-8.13	3.20	17	9.17	10.70	44
Net short-term noncore funding dependence .....	6.66	0.87	75	-9.70	-9.17	39	-4.01	-7.71	58	-9.08	-4.76	29	5.82	5.88	46
Short-term investment / Short-term noncore funding .....	38.40	112.63	29	449.88	304.29	75	281.64	273.46	64	284.10	184.19	76	20.84	78.10	28
Liquid assets - short-term noncore funding / Nonliquid assets .....	-1.14	24.05	15	16.24	36.72	24	9.58	36.68	18	16.70	28.18	37	4.25	6.90	46
Net loans and leases / Total deposits .....	96.91	79.04	83	83.23	73.05	75	88.01	72.79	83	81.97	79.43	59	97.82	90.96	70
Net loans and leases / Core deposits .....	106.75	86.19	80	84.66	78.83	66	89.30	78.25	73	85.56	88.34	51	100.11	102.55	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-11.16	-10.05	39	1.59	0.50	85	1.16	0.12	85	2.95	1.57	76	1.06	0.36	83
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-4.43	-19.27	87	0.10	1.06	31	-0.16	-0.25	53	0.32	4.31	5	0.17	1.28	13
Structured notes appreciation (depreciation) / Tier 1 capital .....	-1.89	-0.47	10	0.05	0	83	-0.06	-0.02	24	0.06	0.02	84	-0.01	-0.02	28
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	65.17	26.09	90	72.92	13.65	96	62.83	14.28	95	74.31	11.38	98	82.20	7.25	97
Available-for-sale securities .....	29.79	71.92	6	20.36	84.59	2	31.30	83.77	4	14.51	87.23	1	16.14	91.33	3
U.S. Treasury securities .....	2.68	9.62	37	1.05	6.01	40	2.50	6.70	50	0	4.72	16	0.11	2.07	59
US agency securities (excluding mortgage-backed securities) .....	3.82	4.10	63	7.96	4.24	77	6.85	4.12	74	14.43	4.01	85	16.72	8.16	76
Municipal securities .....	16.57	8.02	76	18.78	8.38	78	15.39	8.22	75	18.87	9.83	76	13.31	15.40	54
Mortgage-backed securities .....	50.46	62.34	30	51.23	66.09	24	48.96	66.54	22	49.54	66.64	22	60.07	57.07	46
Asset-backed securities .....	17.74	4.33	90	9.86	2.45	86	16.74	2.50	93	1.31	1.91	68	1.10	1.70	76
Other debt securities .....	3.68	3.02	66	4.39	3.01	69	3.70	3.08	66	4.67	3.01	73	7.04	3.73	78
Mutual funds and equity securities .....	5.05	0.27	97	6.73	0.29	98	5.86	0.29	98	11.19	0.35	99	1.66	0.49	84
Debt securities 1 year or less .....	26.79	9.28	90	21.92	8.18	87	27.80	7.78	93	7.78	10.55	50	7.46	13.55	41
Debt securities 1 to 5 years .....	12.08	20.14	35	12.77	17.39	47	10.57	18.25	37	18.38	17.03	56	23.49	23.43	56
Debt securities over 5 years .....	56.08	68.28	26	58.59	72.07	25	55.76	71.11	22	62.65	69.86	35	67.39	58.63	54
Pledged securities .....	54.88	31.26	84	66.92	33.37	88	66.88	32.26	88	34.13	35.67	47	50.78	43.76	58
Structured notes, fair value .....	17.76	0.20	98	9.92	0.06	97	16.78	0.11	97	1.36	0.02	96	1.10	0.09	92
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-61.50	-40.81	30	20.29	64.27	39	-50.79	27.98	3	1,052.31	183.32	96	18.64	32.84	55
Investment securities .....	2.17	11.76	43	39.18	32.48	63	43.66	31.36	68	35.10	23.62	71	-3.28	4.80	29
Core deposits .....	-5.88	4.57	13	9.64	16.96	16	6.19	16.94	12	45.97	26.88	88	8.46	9.96	50
Noncore funding .....	396.12	36.20	98	-69.77	-21.64	1	-50.43	-14.79	9	-30.71	-12.18	31	19.52	4.16	76

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			2,042,447	1,316,221	1,035,613
Commit: Secured commercial real estate loans .....	1,037,587	841,960	1,004,584	344,886	316,616
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....			0	0	0
Standby letters of credit .....	16,678	16,184	19,018	22,723	26,603
Commercial and similar letters of credit .....	948	495	1,040	3,020	455
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	49,362	50,038	49,874	15,525	16,143
Credit derivatives - notional amount (holding company as beneficiary) .....	19,642	21,847	19,778	4,219	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	69,003	71,885	69,651	19,744	16,143
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	650	0	26,153	0
Written options contracts (interest rate) .....	27,719	24,680	24,680	0	0
Purchased options contracts (interest rate) .....	27,719	24,680	24,680	0	0
Interest rate swaps .....	2,548,813	1,801,465	1,828,094	1,451,755	675,239
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						17.39	22.78	40	11.50	22.01	13	12.54	16.97	24	
Standby letters of credit .....	0.13	0.66	12	0.14	0.66	9	0.16	0.65	16	0.20	0.71	17	0.32	0.36	51
Commercial and similar letters of credit .....	0.01	0.02	61	0	0.02	54	0.01	0.02	60	0.03	0.02	75	0.01	0.01	78
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0.39	0.27	72	0.42	0.24	74	0.42	0.24	74	0.14	0.35	62	0.20	0	96
Credit derivatives - notional amount (holding company as beneficiary) .....	0.16	0.17	67	0.18	0.18	70	0.17	0.18	70	0.04	0.30	62	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.55	0.19	81	0.61	0.13	84	0.59	0.13	84	0.17	0.30	76	0.20	0	97
Derivative contracts .....	20.58	44.74	55	15.64	47.31	48	15.98	46.30	50	12.91	48.62	34	8.17	2.95	81
Interest rate contracts .....	20.58	32.78	57	15.64	35.15	51	15.98	32.46	52	12.91	34.36	37	8.17	2.87	81
Interest rate futures and forward contracts .....	0	3.53	14	0.01	4.39	30	0	3.25	12	0.23	6.21	35	0	0.08	39
Written options contracts (interest rate) .....	0.22	1.49	49	0.21	1.69	33	0.21	1.41	38	0	2.18	9	0	0.13	36
Purchased options contracts (interest rate) .....	0.22	1.57	58	0.21	1.29	57	0.21	1.31	60	0	1.46	22	0	0.02	45
Interest rate swaps .....	20.14	23.04	61	15.22	20.27	58	15.56	20.49	57	12.68	20.83	45	8.17	2.19	82
Foreign exchange contracts .....	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts .....	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						25.57	44.98	22	16.11	42.82	6	17.28	24.81	20	

## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,604,251	1,851,475	1,877,454	1,477,908	675,239
Interest rate contracts .....	2,604,251	1,851,475	1,877,454	1,477,908	675,239
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	650	0	26,153	0
Written options .....	27,719	24,680	24,680	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,719	24,680	24,680	0	0
Purchased options .....	27,719	24,680	24,680	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,719	24,680	24,680	0	0
Swaps .....	2,548,813	1,801,465	1,828,094	1,451,755	675,239
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,604,251	1,851,475	1,877,454	1,477,908	675,239
Interest rate contracts .....	2,604,251	1,851,475	1,877,454	1,477,908	675,239
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,702,603	1,955,775	1,980,005	1,487,024	707,525
One year or less .....	323,534	2,101	26,936	0	26
Over 1 year to 5 years .....	764,586	630,095	596,012	301,177	53,657
Over 5 years .....	1,614,483	1,323,579	1,357,057	1,185,847	653,842
Gross negative fair value (absolute value) .....	123,391	28,158	23,326	46,169	10,815
Gross positive fair value.....	86,045	28,075	23,259	46,019	10,266
Held for trading.....	0	0	0	0	0
Non-traded.....	86,045	28,075	23,259	46,019	10,266
Current credit exposure on risk-based capital derivative contracts .....	86,045	28,075	23,259	46,019	10,266
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards .....	0	9.12	10	0.04	12.59	19	0	11.16	7	1.77	14.05	26	0	14.06	16
Written options .....	1.06	5.29	35	1.33	7.18	29	1.31	6.28	32	0	8.18	6	0	11.73	13
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter .....	1.06	4.93	38	1.33	6.91	30	1.31	5.96	35	0	7.73	7	0	10.84	13
Purchased options .....	1.06	4.14	51	1.33	3.41	54	1.31	3.27	56	0	3.42	19	0	2.45	35
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter .....	1.06	3.58	54	1.33	3.01	57	1.31	2.87	58	0	2.86	21	0	2.28	36
Swaps .....	97.87	77.96	76	97.30	71.71	82	97.37	74.26	81	98.23	68.76	89	100	64.61	90
Held for trading .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts .....	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	103.78	93.16	86	105.63	91.91	90	105.46	92.53	88	100.62	91.48	79	104.78	80.07	94
One year or less .....	12.42	37.29	34	0.11	27.90	8	1.43	27.56	14	0	32.05	4	0	15.20	30
Over 1 year to 5 years .....	29.36	22.61	64	34.03	29.78	60	31.75	27.01	54	20.38	27.06	45	7.95	22.92	36
Over 5 years .....	61.99	26.09	83	71.49	29.19	90	72.28	29.89	88	80.24	29.56	95	96.83	34.12	96
Gross negative fair value (absolute value) .....	4.74	2.48	88	1.52	1.18	66	1.24	0.98	66	3.12	1.55	79	1.60	1.30	58
Gross positive fair value .....	3.30	2.55	69	1.52	1.59	48	1.24	1.34	45	3.11	2.23	71	1.52	1.14	65
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.11	0.10	71	0.03	0.05	61	0.02	0.04	61	0.05	0.07	63	0.01	0	82
Gross positive fair value (X) .....	0.08	0.10	66	0.03	0.06	48	0.02	0.05	46	0.05	0.09	44	0.01	0	85
Held for trading (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X) .....	0.08	0.02	88	0.03	0.01	84	0.02	0.01	83	0.05	0.02	85	0.01	0	91
Current credit exposure (X) .....	0.08	0.06	75	0.03	0.05	56	0.02	0.04	56	0.05	0.06	51	0.01	0.01	73
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.85	0.70	75	0.33	0.59	54	0.26	0.46	51	0.58	0.85	51	0.17	0.10	72

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		48,850		60,735		60,735		16,852		16,577					
Gross losses .....		434		880		973		20,154		2,805					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		770		1,322		1,433		1,296		1,443					
Net losses .....		-336		-442		-460		18,858		1,362					
Provision for loan and lease losses .....		4,335		-11,024		-12,345		57,401		1,637					
Adjustments .....		0		0		0		5,340		0					
Ending balance .....		53,521		50,153		48,850		60,735		16,852					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets .....	0.05	0.09	36	-0.13	-0.12	41	-0.11	-0.09	42	0.51	0.51	56	0.02	0.12	18
Provision for loan and lease losses / Average loans and leases .....	0.06	0.16	33	-0.19	-0.21	43	-0.15	-0.16	45	0.70	0.82	45	0.03	0.16	18
Provision for loan and lease losses / Net loan and lease losses .....	-1,290.18	151.30	6	2,494.12	-65.12	95	2,683.70	-105.48	95	304.39	487.86	43	120.19	142.73	50
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.55	1.17	8	0.61	1.32	9	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2
Allowance for loan and lease losses / Total loans and leases .....	0.55	1.15	10	0.61	1.30	10	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.64				17.40			21.39		3.22	11.58	12	12.37	17.18	60
Allowance for loan and lease losses / Nonaccrual assets .....	248.36	428.13	34	165.27	330.05	22	191.24	364.13	26	111.19	299.17	12	67.19	315.75	6
ALLL / 90+ days past due + nonaccrual loans and leases .....	248.14	320.87	46	165.27	271.93	31	190.89	287.08	33	111.19	244.34	18	67.19	283.41	10
Gross loan and lease losses / Average loans and leases .....	0.01	0.16	5	0.01	0.20	5	0.01	0.19	3	0.25	0.34	49	0.05	0.16	22
Recoveries / Average loans and leases .....	0.01	0.07	11	0.02	0.08	21	0.02	0.08	15	0.02	0.07	13	0.02	0.05	40
Net losses / Average loans and leases .....	0	0.09	15	-0.01	0.12	12	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses .....	79.14	34.26	91	6.56	25.09	12	7.11	34.67	10	46.20	33.98	75	38.79	41.80	55
Earnings coverage of net loan and lease losses (X) .....	-379.75	36.38	7	-236.38	26.30	4	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83
Net Loan and Lease Losses By Type															
Real estate loans .....	-0.01	-0.01	48	-0.01	0.02	33	0	0.02	29	0.25	0.04	96	0.02	0.02	65
Real estate loans secured by 1–4 family .....	-0.01	-0.02	48	-0.02	-0.01	33	-0.02	-0.02	39	0.11	0.01	92	0.06	0.02	81
Revolving .....	-0.14	-0.06	19	-0.44	-0.07	9	-0.39	-0.07	11	0.66	0.01	95	-0.01	0.02	24
Closed-end .....	-0.01	-0.01	50	0	-0.01	55	0	-0.01	55	0.08	0	91	0.06	0.02	83
Commercial real estate loans .....	0	0	36	0.01	0.04	48	0	0.04	41	0.33	0.07	92	0	0.02	30
Construction and land development .....	0	-0.02	73	0	0.01	64	0	0	64	0	0	59	0	-0.02	62
1–4 family .....	0	0	59	0	0	57	0	0	57	0	0	59	0	0	54
Other .....	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.02	62
Multifamily .....	0	0	56	0.03	0.01	90	0.02	0.01	86	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0	31	0	0.05	24	0	0.05	19	0.46	0.11	89	-0.01	0.03	17
Owner-occupied .....	0	0	24	0	0.01	18	0	0.01	14	0.05	0.02	81	0.02	0.01	76
Other .....	0	0.01	53	0	0.04	52	0	0.04	48	0.40	0.08	89	-0.02	0.01	5
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans .....	-0.01	0.11	26	-0.01	0.19	18	0.01	0.17	19	0.18	0.47	29	-0.05	0.27	5
Loans to individuals .....	0.40	0.76	37		0.72			0.71		0.10	1.13	7	0.09	0.74	11
Credit card loans .....		1.94			2.27			1.84			2.92			1.89	
Agricultural loans .....		0.02			0.02			0.02			0.19			0.02	
Loans to foreign governments and institutions .....		0.05			0			0			0				
Other loans and leases .....	-0.60	0.13	1	0	0.09	34	0	0.10	32	0	0.15	25	0	0.14	33

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		10,364		6,626		13,605		35,080		14,798
90+ days past due loans and leases .....		19		0		46		0		0
Nonaccrual loans and leases .....		21,550		30,347		25,544		54,625		25,081
Total past due and nonaccrual loans and leases .....		31,933		36,973		39,195		89,705		39,879
Restructured 30–89 days past due .....		0		426		225		756		1,148
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		10,054		9,969		11,317		5,490		6,568
Total restructured loans and leases .....		10,054		10,395		11,542		6,246		7,716
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		6,081		9,260		12,118		12,008		16,892
Other real estate owned .....		0		106		106		106		264
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.11	0.33	25	0.08	0.29	13	0.16	0.32	32	0.45
90+ days past due loans and leases .....	0	0.10	19	0	0.09	10	0	0.10	22	0
Nonaccrual loans and leases .....	0.22	0.37	33	0.37	0.54	36	0.30	0.46	29	0.70
90+ days past due and nonaccrual loans and leases .....	0.22	0.52	22	0.37	0.68	25	0.30	0.62	23	0.70
30–89 days past due restructured .....	0	0.01	18	0.01	0.01	65	0	0.01	55	0.01
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured .....	0.10	0.09	63	0.12	0.12	55	0.13	0.10	67	0.07
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.11	0.33	24	0.08	0.29	13	0.16	0.32	32	0.45
90+ days past due assets .....	0	0.10	17	0	0.09	9	0	0.10	20	0
Nonaccrual assets .....	0.22	0.37	33	0.37	0.55	36	0.30	0.47	29	0.70
30+ days past due and nonaccrual assets .....	0.33	0.89	18	0.45	1	18	0.45	0.97	19	1.15
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.17	0.33	28	0.26	0.40	30	0.22	0.36	29	0.48
90+ days past due and nonaccrual assets + other real estate owned .....	0.17	0.35	25	0.26	0.42	28	0.22	0.37	27	0.48
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.22	0.38	32	0.34	0.48	38	0.32	0.41	47	0.59
Allowance for loan and lease losses .....	51.63	55.46	53	80.03	67.85	71	77.77	62.64	74	111.13
Equity capital + allowance for loan and lease losses .....	1.73	3.63	25	2.57	4.12	27	2.43	3.60	38	4.37
Tier 1 capital + allowance for loan and lease losses .....	2.38	3.90	33	3.69	4.89	38	3.47	4.30	45	6.37
Loans and leases + other real estate owned .....	0.28	0.61	24	0.49	0.82	30	0.44	0.71	34	0.86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.23	30	0.06	0.25	17	0.16	0.26	38	0.43	0.39	64	0.25	0.28	58
	90+ days past due .....		0	0.11	17	0	0.12	15	0	0.12	32	0	0.16	14	0	0.03	24
	Nonaccrual.....		0.24	0.41	34	0.39	0.60	37	0.31	0.52	34	0.68	0.76	51	0.42	0.45	48
Commercial and industrial	30–89 days past due .....		0.29	0.29	62	0.40	0.24	77	0.04	0.24	14	0.88	0.23	92	0.03	0.22	23
	90+ days past due .....		0	0.06	36	0	0.02	17	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....		0.05	0.47	11	0.09	0.65	11	0.06	0.57	10	0.77	0.75	58	0.17	0.74	23
Individuals	30–89 days past due .....		0.01	0.83	9	0.02	0.60	10	0	0.63	6	0.40	0.83	28	0	0.60	5
	90+ days past due .....		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....		0.01	0.17	31	0.07	0.17	42	0.05	0.17	41	2.70	0.28	93	0.02	0.12	41
Depository institution loans	30–89 days past due .....			0			0.03			0.01				0			0
	90+ days past due .....			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due .....			0.09			0.11			0.07			0.17			0.10	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.80	
Foreign governments	30–89 days past due .....			0			0			0.50			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.14			0.17			0.15			0.09				
Other loans and leases	30–89 days past due .....		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due .....		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.08	0.39	14	0.10	0.36	20	0.46	0.46	60	0.66	0.65	64	0.42	0.53	50
	90+ days past due .....	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.05	28
	Nonaccrual .....	0.26	0.58	31	0.41	0.76	33	0.42	0.71	39	0.34	0.89	20	0.37	0.55	32
Revolving	30–89 days past due .....	0.36	0.31	61	0.86	0.33	88	0.22	0.28	46	0.79	0.48	78	0.64	0.36	76
	90+ days past due .....	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual .....	2.27	0.86	86	1.49	1.05	76	1.73	1.18	79	1.12	1.13	67	0.98	0.34	89
Closed-end	30–89 days past due .....	0.07	0.41	13	0.06	0.36	16	0.47	0.49	60	0.65	0.65	63	0.40	0.56	45
	90+ days past due .....	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.05	29
Junior lien	30–89 days past due .....	0.19	0.57	23	0.35	0.71	26	0.36	0.67	33	0.30	0.87	19	0.33	0.57	29
	Nonaccrual .....	0.01	0.01	77	0	0.01	13	0	0.01	27	0	0.02	10	0	0.02	27
	90+ days past due .....	0	0	38	0	0	34	0	0	36	0	0	32	0	0	41
	Nonaccrual .....	0.01	0.02	45	0.15	0.04	93	0.14	0.03	94	0	0.04	6	0.01	0.03	42
Commercial real estate	30–89 days past due .....	0.10	0.13	59	0.04	0.16	29	0	0.15	9	0.28	0.26	66	0.10	0.15	47
	90+ days past due .....	0	0.01	29	0	0.01	26	0	0.01	60	0	0.02	23	0	0.02	34
	Nonaccrual .....	0.22	0.29	53	0.38	0.48	52	0.25	0.38	48	0.90	0.62	71	0.48	0.34	67
Construction and development	30–89 days past due .....	0	0.19	15	0.44	0.15	84	0	0.17	17	0	0.28	11	0.02	0.20	48
	90+ days past due .....	0	0.01	36	0	0.01	38	0.01	0.01	83	0	0.01	35	0	0.01	43
1–4 family	Nonaccrual .....	0.27	0.14	80	0.19	0.31	66	0.24	0.20	75	1.66	0.41	87	0	0.18	21
	30–89 days past due .....	0	0.02	30	0.22	0.03	93	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due .....	0	0	45	0	0	45	0.01	0	90	0	0	42	0	0	47
Other	Nonaccrual .....	0.27	0.01	97	0.13	0.02	92	0.24	0.01	96	1.20	0.03	97	0	0.01	40
	30–89 days past due .....	0	0.13	19	0.23	0.10	81	0	0.13	21	0	0.22	13	0.02	0.12	62
	90+ days past due .....	0	0	38	0	0	40	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0	0.12	18	0.06	0.25	55	0	0.16	18	0.46	0.35	77	0	0.14	24
Multifamily	30–89 days past due .....	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0	0.06	26	0.47	0.13	85	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.14	0.10	70	0.01	0.12	21	0.01	0.13	15	0.38	0.23	75	0.13	0.13	60
	90+ days past due .....	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.02	37
Owner Occupied	Nonaccrual .....	0.27	0.36	51	0.37	0.58	45	0.32	0.45	49	1.01	0.80	64	0.64	0.36	75
	30–89 days past due .....	0.14	0.04	89	0.01	0.04	34	0.01	0.04	27	0.03	0.07	42	0.07	0.06	63
	90+ days past due .....	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	40
Other	Nonaccrual .....	0.04	0.12	34	0.26	0.20	65	0.23	0.17	67	0.43	0.27	73	0.25	0.19	65
	30–89 days past due .....	0	0.05	30	0	0.07	26	0	0.08	14	0.35	0.14	81	0.06	0.05	73
	90+ days past due .....	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual .....	0.23	0.21	61	0.11	0.31	34	0.09	0.23	40	0.57	0.44	66	0.39	0.14	80
Farmland	30–89 days past due .....	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual .....	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due .....		1.22			0.79			0.81			0.95			0.87	
	90+ days past due .....		0.50			0.40			0.45			0.63			0.18	
	Nonaccrual .....		0.13			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,022,254	1,027,735	1,021,541	1,049,714	795,661										
Retained earnings .....	499,967	430,721	442,306	378,268	358,666										
Accumulated other comprehensive income (AOCI) .....	-38,496	-734	-2,821	621	-1,208										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,483,725	1,457,722	1,461,026	1,428,603	1,153,119										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	544,184	547,777	546,759	556,597	425,232										
Accumulated other comprehensive income-related adjustments .....	-38,471	-734	-2,821	621	-1,208										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	978,012	910,679	917,088	871,385	729,095										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	978,012	910,679	917,088	871,385	729,095										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	127,940	127,261	127,430	126,888	62,651										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	963	0	0	0	0										
Additional tier 1 capital before deductions .....	128,903	127,261	127,430	126,888	62,651										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	128,903	127,261	127,430	126,888	62,651										
<b>Tier 1 Capital</b> .....	1,106,915	1,037,940	1,044,518	998,273	791,746										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	125,000	160,000	160,000	167,500	35,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	57,309	54,409	52,854	64,597	18,231										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	182,309	214,409	212,854	232,097	53,231										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	182,309	214,409	212,854	232,097	53,231										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,289,224	1,252,349	1,257,372	1,230,370	844,977										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	12,441,003	11,661,047	11,873,936	11,135,791	8,207,462										
Less: Deductions from common equity tier 1 capital .....	544,184	547,777	546,759	556,597	425,232										
Less: Other deductions .....	0	0	0	3,487	0										
Total assets for leverage ratio .....	11,896,819	11,113,270	11,327,177	10,575,707	7,782,230										
Total risk-weighted assets .....	10,090,789	8,403,056	8,940,018	7,892,045	6,003,894										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.69	11.77	18	10.84	12.59	24	10.26	12.37	22	11.04	12.35	32	12.14	12.50	55
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	10.97	12.48	27	12.35	13.31	40	11.68	13.11	29	12.65	13.08	51	13.19	13.19	59
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	12.78	14.27	24	14.90	15.21	52	14.06	14.91	38	15.59	15.23	64	14.07	14.63	46
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	9.30	9.22	55	9.34	9.07	66	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49
Supplementary leverage ratio, advanced approaches HCs .....		6.74			6.90			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			-100.00
Total property and casualty assets .....		0			0			0			0			0			-100.00
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			-100.00
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			-100.00
Total property and casualty equity .....		0			0			0			0			0			-100.00
Total life and health equity .....		0			0			0			0			0			-100.00
Total insurance underwriting net income .....		0			0			0			0			0			-100.00
Total property and casualty .....		0			0			0			0			0			-100.00
Total life and health .....		0			0			0			0			0			-100.00
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			-100.00
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		7,356			0			0			0			0			10879.10
Other insurance activities income .....		7,356			0			0			0			0			11216.92
Insurance and reinsurance underwriting income .....		0			0			0			0			0			-100.00
Premiums .....		0			0			0			0			0			-100.00
Credit related insurance underwriting .....		0			0			0			0			0			-100.00
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			-100.00
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		261,118			260,072			259,208			265,253			237,411		0.40	94.43

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			40				
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income .....	2.37	0.36	93	0	0.38	11	0	0.36	11	0	0.41	11	0	0.37	22		
Premium income / Insurance activities revenue .....	0	2.54	42		2.90			2.76			2.84			0.03			
Credit related premium income / Total premium income .....	32.83			31.14			32.99			38.23			100				
Other premium income / Total premium income .....	67.17			68.86			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	15.15			28.21			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H) .....	177.77			5.51			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums .....	4,581.19			-364.02			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	22.50	12.02	90	23.90	11.72	96	23.71	12	94	25.05	11.03	97	29.36	11.53	99		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	2,000	2,000	2,000	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	2,000	2,000	2,000	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.84			0.63			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20			5.18				
Commercial and industrial loans .....		0.13			0.86			0.79			0.64				2.35
Foreign governments and institutions .....		0.05			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		20.31			-0.16			6.83			-2.40				-47.91
Total selected assets.....	0	21.10	47		3.36			9.48			2.04				-25.04
Deposits .....		-2.72			10.74			0.73			3.46				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.29	0.31	0.31	0.33	0.41	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		50,413	30,477	40,587	54,704	79,747	65.41	106.42
Dividends .....		50,000	30,000	40,000	54,000	79,000	66.67	108.33
Interest .....		413	477	587	704	747	-13.42	-2.13
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		890	1,600	1,600	1,600	1,500	-44.38	
Dividends .....		890	1,600	1,600	1,600	1,500	-44.38	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Total income from subsidiaries .....		51,303	32,077	42,187	56,304	81,247	59.94	110.07
Securities gains (losses) .....		0	8,123	8,123	4,948	0	-100.00	
Other operating income .....		1,815	1,344	2,071	949	62	35.04	3761.70
Total operating income .....		53,118	41,544	52,381	62,201	81,309	27.86	117.08
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0	0	
Interest expense .....		5,605	6,937	9,161	7,790	2,055	-19.20	292.23
Other expenses .....		5,418	3,928	5,248	6,185	6,032	37.93	194.78
Provision for loan and lease losses .....		0	0	0	0	0	0	
Total operating expenses .....		11,023	10,865	14,409	13,975	8,087	1.45	237.40
Income (loss) before taxes .....		32,882	31,181	37,348	63,739	73,222	5.46	55.09
Applicable income taxes (credit) .....		-4,351	-101	-1,018	2,900	-924		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		37,233	31,282	38,366	60,839	74,146	19.02	67.93
Equity in undistributed income of subsidiaries .....		56,101	56,136	71,710	2,470	14,427	-0.06	442.46
Bank subsidiaries .....		54,725	56,242	71,288	2,289	14,134	-2.70	457.68
Nonbank subsidiaries .....		1,376	-106	422	181	293		160.11
Subsidiary holding companies .....		0	0	0	0	0	0	
Net income (loss) .....		93,334	87,418	110,076	63,309	88,573	6.77	187.06
<b>Memoranda</b>								
Bank net income .....		104,725	86,242	111,288	56,289	93,134	21.43	209.72
Nonbank net income .....		2,266	1,494	2,022	1,781	1,793	51.67	328.36
Subsidiary holding companies' net income .....		0	0	0	0	0	0	

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,638,463	94.02	1,644,221	93.91	1,644,310	93.81	1,608,715	1,240,281	-0.35	152.31
Common and preferred stock .....		1,599,787	91.80	1,561,008	89.16	1,571,599	89.66	1,499,339	1,203,132	2.48	160.14
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		38,676	2.22	83,213	4.75	72,711	4.15	109,376	37,149	-53.52	12.38
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		12,798	0.73	4,583	0.26	6,605	0.38	6,183	5,692	179.25	620.61
Common and preferred stock .....		6,971	0.40	4,583	0.26	6,605	0.38	6,183	5,692	52.11	292.51
Excess cost over fair value .....		5,827	0.33	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		74,946	4.30	87,656	5.01	87,622	5	93,207	1,000	-14.50	7394.60
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		8,803	0.51	8,803	0.50	8,803	0.50	7,187	5,442	0.00	54918.75
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		7,430	0.43	5,566	0.32	5,390	0.31	13,425	1,720	33.49	119.76
Balance due from subsidiaries and related institutions .....		194	0.01	0	0	25	0	0	0	0	
Total assets .....		1,742,634	100.00	1,750,829	100.00	1,752,755	100.00	1,728,717	1,254,135	-0.47	165.83
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		125,000	7.17	160,000	9.14	160,000	9.13	167,500	35,000	-21.88	257.14
Other liabilities .....		5,969	0.34	5,845	0.33	4,299	0.25	5,726	3,365	2.12	495.71
Balance due to subsidiaries and related institutions .....		72,413	4.16	71,735	4.10	71,903	4.10	71,361	62,651	0.95	210.83
Total liabilities .....		203,382	11.67	237,580	13.57	236,202	13.48	244,587	101,016	-14.39	242.98
Equity Capital .....		1,539,252	88.33	1,513,249	86.43	1,516,553	86.52	1,484,130	1,153,119	1.72	158.15
Perpetual preferred stock (income surplus) .....		55,527	3.19	55,527	3.17	55,527	3.17	55,527	0	0.00	
Common stock .....		612	0.04	611	0.03	611	0.03	609	519	0.16	82.14
Common surplus .....		1,097,545	62.98	1,089,922	62.25	1,091,255	62.26	1,082,189	840,693	0.70	210.20
Retained earnings .....		499,967	28.69	430,721	24.60	442,306	25.23	378,268	358,666	16.08	87.92
Accumulated other comprehensive income .....		-38,496	-2.21	-734	-0.04	-2,821	-0.16	621	-1,208		
Other equity capital components .....		-75,903	-4.36	-62,798	-3.59	-70,325	-4.01	-33,084	-45,551		
Total liabilities and equity capital .....		1,742,634	100.00	1,750,829	100.00	1,752,755	100.00	1,728,717	1,254,135	-0.47	165.83
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		69,758	4	69,079	3.95	69,248	3.95	68,706	60,306	0.98	210.04
Notes payable to subsidiaries that issued TPS .....		69,758	4	69,079	3.95	69,248	3.95	68,706	60,306	0.98	210.04
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	8.19	11.02	22	7.78	12.52	8	7.33	11.94	7	4.35	7.29	20	7.84	10.58	20
Bank net income / Average equity investment in banks .....	8.82	11.60	26	7.51	12.35	6	7.23	11.80	8	3.92	7.45	15	7.86	10.85	20
Nonbank net income / Average equity investment in nonbanks .....	30.93	9.71	87	37.01	13.18	86	35.93	13.12	86	31.49	9.75	86	33.81	12.07	84
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41			11.04			10.11			7.01			15.16	
Bank net income / Parent net income .....	112.20	98.76	90	98.65	96.45	30	101.10	96.79	48	88.91	88.16	20	105.15	103.77	62
Nonbank net income / Parent net income .....	2.43	2.50	71	1.71	3.22	62	1.84	3.40	62	2.81	3.59	66	2.02	1.08	78
Subsidiary holding companies' net income / Parent net income .....		85.68			66.57			65.35			68.34			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	13.21	18.39	47	15.70	16.51	63	15.57	16.81	64	16.48	20.06	62	8.76	9.66	50
Total debt / Equity capital .....	8.12	12.61	48	10.57	11.37	60	10.55	11.71	59	11.29	14.41	58	3.04	3.93	61
Total debt + notes payable to subs that issued TPS / Equity capital .....	12.65	14.76	51	15.14	13.41	67	15.12	13.63	67	15.92	16.67	65	8.27	7.99	54
Total debt + Loans guaranteed for affiliate / Equity capital .....	8.12	12.68	48	10.57	11.46	59	10.55	11.77	59	11.29	14.68	57	3.04	3.97	61
Total debt / Equity capital – excess over fair value .....	8.15	12.75	49	10.57	11.47	59	10.55	11.81	58	11.29	14.52	58	3.04	3.93	61
Long-term debt / Equity capital .....	8.12	11.91	48	10.57	10.65	60	10.55	10.95	60	11.29	13.56	58	3.04	3.86	62
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital .....	0.38	0.09	86	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt .....	63.32	39.59	68	69.04	40.69	74	68.99	39.86	72	70.12	34.67	81	12.74	14.37	58
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	104.76	104.01	58	103.46	103.15	57	104.07	103.22	61	101.44	102.81	43	104.83	104.21	55
Total investment in subs / Equity capital .....	107.28	109.29	58	108.96	108.29	69	108.86	108.40	70	108.81	110.16	68	108.05	104.48	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.59	0.39	66	0.45	0.27	68	0.56	0.29	72	0.34	0.47	49	0.63	0.44	61
Equity investment in subs – equity cap / Net income-div (X) .....	0.94	1.15	54	0.73	0.85	58	0.94	1.05	59	1.05	1.82	40	1.03	1.47	49
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	128.48	130.36	54	96.40	152.56	28	92.95	152.85	21	104.23	136.59	35	194.28	153.39	76
Cash from ops + noncash items + op expense / Op expense + dividend .....	109.50	118.32	46	115.93	155.61	39	103.17	154.48	28	118.56	147.24	42	192.52	152.31	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	101.84	105.80	53	106.04	94.59	63	105.10	98.54	61	102.69	134.08	38	103.57	105.99	47
Pretax operating income + interest expense / Interest expense .....	686.65	1,565.66	41	549.49	1,645.53	31	507.68	1,835.33	23	918.22	2,016.32	48	3,663.11	17,211.14	71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	550.38	1,454.22	35	490.94	1,896.20	24	453.67	1,770.77	21	701.71	1,539.23	42	1,579.53	2,481.22	70
Dividends + interest from subsidiaries / Interest expense + dividends .....	127.04	150.57	49	79.45	174.48	22	78.60	174.12	17	111.04	150.43	35	223.85	196.13	73
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....	30.99	26.99	71	29.02	40.79	62	27.41	47.61	62		35.64				71.69
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.21	3.60	34	-1.92	3.29	7	-1.84	3.44	10	-0.09	3.85	17	0.06	1.59	47
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.30			0.60			0.17			0.10			0	
Nonaccrual .....		0.65			1.04			0.92			1.03			8.16	
Total .....		0.95			1.64			1.09			1.13			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.33	1.77	67	0.05	1.76	45	0.05	1.76	48	0.04	2.66	43	0.06	0.13	68
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	93.41	70.90	71	106.89	69.90	81	116.01	66.37	86	70.54	81.10	48	46.18	65.39	34
Dividends declared / Net income .....	37.26	31.93	57	38.25	27.22	72	40.44	28.27	76	67.79	42.29	84	38.66	25.65	71
Net income – dividends / Average equity.....	5.14	7.51	24	4.81	9.25	13	4.37	8.62	11	1.40	4.14	20	4.81	7.61	18
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	143.76	133.26	59	89.72	160.45	30	89.87	155.92	26	125.82	132.17	54	230.72	160.93	77
Dividends from nonbank subsidiaries .....	2.56	2.76	71	4.79	6.19	70	3.59	4.90	71	3.73	3.41	73	4.38	2.59	79
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....	146.32	183.35	50	94.51	213.42	20	93.46	203.53	17	129.55	174.85	40	235.10	209.89	73
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	47.74	43.79	52	34.79	43.30	41	35.94	45.96	36	95.93	60.28	83	84.82	45.88	84
Interest income from bank subsidiaries.....	0.39	0.21	81	0.55	0.11	86	0.53	0.11	85	1.25	0.36	86	0.80	0.09	92
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	48.14	52.71	52	35.34	48.70	38	36.47	51.33	35	97.18	62.88	80	85.63	48.40	84
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	39.28	47.96	48	107.10	66.90	76	79.13	62.63	58	89.84	56.39	65	83.66	76.61	46
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries .....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries .....	39.28	64.26	43	107.10	94.31	71	79.13	87.22	53	89.84	79.84	58	83.66	83.73	46
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				65.48
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				65.48
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	94.13	67.73	50	72.21	72.55	28	76.36	74.16	30	86.82	69.76	41	97.16	77.61	49
Interest income from bank subsidiaries.....	0.78	0.98	79	1.15	0.27	88	1.12	0.23	89	1.13	0.63	79	0.92	0.23	88
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries .....	94.91	81.70	37	73.36	82.68	24	77.48	83.13	24	87.95	82.20	29	98.08	94.06	38
Dividends from nonbank subsidiaries .....	1.68	2.90	70	3.85	3.56	73	3.05	3.07	76	2.57	1.95	76	1.84	1.13	80
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries .....	1.68	4.41	64	3.85	5.69	66	3.05	4.67	70	2.57	4.70	68	1.84	1.56	78
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				1,178.56
Loans and advances from subsidiaries / Total debt .....	55.81	27.96	77	43.17	28.03	69	43.28	26.38	71	41.02	27.08	68	172.30	70.71	80